



As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below underneath my name.

I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled

System and Method for Providing Payment Services in Electronic Commerce

and for which a patent application:

: was filed in the United States on September 8, 2000 as Application No. (not yet assigned) and is identified by Pennie & Edmonds LLP Docket No. 10003-025

I hereby state that I have reviewed and understand the contents of the above identified application, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, '1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, '119(a)-(d) of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

EARLIEST FOREIGN APPLICATION(S), IF ANY, FILED PRIOR TO THE FILING DATE OF THE APPLICATION

APPLICATION NUMBER	COUNTRY	DATE OF FILING (day, month, year)	PRIORITY CLAIMED
			YES 9 NO 9
			YES 9 NO 9

APPLICATION NUMBER	FILING DATE
60/155,841	September 24, 1999

		STATUS		
APPLICATION SERIAL NO.	FILING DATE	PATENTED	PENDING	ABANDONED

POWER OF ATTORNEY: As a named inventor, I hereby appoint S. Leslie Misrock (Reg. No. 18872), Berj A. Terzian (Reg. No. 20060), David Weild, III (Reg. No. 21094), Jonathan A. Marshall (Reg. No. 24614), Barry D. Rein (Reg. No. 22411), Stanton T. Lawrence, III (Reg. No. 25736), Charles E. McKenney (Reg. No. 22795), Philip T. Shannon (Reg. No. 24278), Francis E. Morris (Reg. No. 24615), Charles E. Miller (Reg. No. 24576), Gidon D. Stern (Reg. No. 27469), John J. Lauter, Jr. (Reg. No. 27814), Brian M. Poissant (Reg. No. 28462), Brian D. Coggio (Reg. No. 27624), Rory J. Radding (Reg. No. 28749), Stephen J. Harbulak (Reg. No. 29166), Donald J. Goodell (Reg. No. 19766), James N. Palik (Reg. No. 25510), Thomas E. Friebel (Reg. No. 29258), Laura A. Coruzzi (Reg. No. 30742), Jennifer Gordon (Reg. No. 30753), Allan A. Fanucci (Reg. No. 30256), Geraldine F. Baldwin (Reg. No. 31232), Victor N. Balancia (Reg. No. 31231), Samuel B. Abrams (Reg. No. 30605), Steven I. Wallach (Reg. No. 35402), Marcia H. Sundeen (Reg. No. 30893), Paul J. Zegger (Reg. No. 33821), Edmond R. Bannon (Reg. No. 32110), Bruce J. Barker (Reg. No. 33291), Adriane M. Antler (Reg. No. 32605), Thomas G. Rowan (Reg. No. 34419), James G. Markey (Reg. No. 31636), Thomas D. Kohler (Reg. No. 32797), Scott D. Stimpson (Reg. No. 33607), Gary S. Williams (Reg. No. 31066), William S. Galliani (Reg. No. 33885), Ann L. Gisolfi (Reg. No. 31956), Todd A. Wagner (Reg. No. 35399), Scott B. Familant (Reg. No. 35514), Kelly D. Talcott (Reg. No. 39582), Francis D. Cerrito (Reg. No. 38100), Anthony M. Insogna (Reg. No. 35203), Brian M. Rothery (Reg. No. 35340), Brian D. Siff (Reg. No. 35679), and Alan Tenenbaum (Reg. No. 34939), all of Pennie & Edmonds LLP, whose addresses are 1155 Avenue of the Americas, New York, New York 10036, 1667 K Street N.W., Washington, DC 20006 and 3300 Hillview Avenue, Palo Alto, CA 94304, and each of them, my attorneys, to prosecute this application, and to transact all business in the Patent and Trademark Office connected therewith.

SEND CORRESPONDENCE PENNIE & EDMONDS LLP
TO: 1155 Avenue of the Americas

New York, N.Y. 10036-2711

DIRECT TELEPHONE CALLS TO: PENNIE & EDMONDS LLP DOCKETING (212) 790-2803

FULL NAME OF INVENTOR	-Last:	McKenney
	-First, Middle:	Mary Keenan
RESIDENCE	-City:	West Chester
	-State/Foreign Country:	Pennsylvania
COUNTRY OF CITIZENSHIP:		USA
POST OFFICE ADDRESS	-Street:	700 Oakbourne Road
	-City:	West Chester
	-State or Country:	Pennsylvania
	-Zip Code:	19382
Signature: Mary Keenar	Money	Date: 10/20/00

FULL NAME OF INVENTOR	-Last:	Walch
	-First, Middle:	Markus
RESIDENCE	-City:	Kronberg
	-State/Foreign Country:	Germany
COUNTRY OF CITIZENSHIP:	,	Germany
POST OFFICE ADDRESS	-Street:	Tulpenweg 29
	-City:	Kronberg
	-State or Country:	Germany
	-Zip Code:	D-61476
Signature:		Date:

FULL NAME OF INVENTOR	-Last:	Baker, III
	-First, Middle:	Walter
RESIDENCE	-City:	Winnetka
	-State/Foreign Country:	Illinois
COUNTRY OF CITIZENSHIP:		USA
POST OFFICE ADDRESS	-Street:	414 Winnetka Avenue
	-City:	Winnetka
	-State or Country:	Illinois
	-Zip Code:	60093
Signature:		Date:

FULL NAME OF INVENTOR	-Last:	Storch
	-First, Middle:	Oliver
RESIDENCE	-City:	Kelkheim
	-State/Foreign Country:	Germany
COUNTRY OF CITIZENSHIP:		Germany
POST OFFICE ADDRESS	-Street:	Hornauerstrasse 172a
	-City:	Kelkheim
	-State or Country:	Germany
	-Zip Code:	D-65779
Signature:		Date:

FULL NAME OF INVENTOR	-Last:	Landsmann
	-First, Middle:	Peter Josef Eduard
RESIDENCE	-City:	Kranzberg
	-State/Foreign Country:	Germany
COUNTRY OF CITIZENSHIP:		Germany
POST OFFICE ADDRESS	-Street:	Fritz-Bender-Str. 10
	-City:	Kranzberg
	-State or Country:	Germany
	-Zip Code:	D-85402
Signature:		Date:

FULL NAME OF INVENTOR	-Last:	Jetter
	-First, Middle:	William John
RESIDENCE	-City:	Piedmont
	-State/Foreign Country:	California
COUNTRY OF CITIZENSHIP:		USA
POST OFFICE ADDRESS	-Street:	1877 Trestle Glen Road
	-City:	Piedmont
	-State or Country:	California
	-Zip Code:	94610
	<u> </u>	5
Signature:		Date:

FULL NAME OF INVENTOR	-Last:	Wong
	-First, Middle:	Margaret Miu-Ling
RESIDENCE	-City:	Unionville
	-State/Foreign Country:	Canada
COUNTRY OF CITIZENSHIP:		Canada
POST OFFICE ADDRESS	-Street:	26 Harpers Croft
	-City:	Unionville
	-State or Country:	Canada
	-Zip Code:	L3R 6K9
Signature:		Date:

FULL NAME OF INVENTOR	-Last:	Cameron
	-First, Middle:	William Isaac
RESIDENCE	-City:	Toronto
	-State/Foreign Country:	Canada
COUNTRY OF CITIZENSHIP:		Canada
POST OFFICE ADDRESS	-Street:	117 Normandy Blvd
	-City:	Toronto
	-State or Country:	Canada
	-Zip Code:	M4L 3K6
Signature:		Date:



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System and Method for Providing Payment Services in Electronic Commerce

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APPLICATION NUMBER	COUNTRY	DATE OF FILING (day, month, year)	PRIORITY CLAIMED
			YES 9 NO 9
			YES 9 NO 9

APPLICATION NUMBER	FILING DATE
60/155,841	September 24, 1999

		STATUS		
APPLICATION SERIAL NO.	FILING DATE	PATENTED	PENDING	ABANDONED

POWER OF ATTORNEY: As a named inventor, I hereby appoint S. Leslie Misrock (Reg. No. 18872), Berj A. Terzian (Reg. No. 20060), David Weild, III (Reg. No. 21094), Jonathan A. Marshall (Reg. No. 24614), Barry D. Rein (Reg. No. 22411), Stanton T. Lawrence, III (Reg. No. 25736), Charles E. McKenney (Reg. No. 22795), Philip T. Shannon (Reg. No. 24278), Francis E. Morris (Reg. No. 24615), Charles E. Miller (Reg. No. 24576), Gidon D. Stern (Reg. No. 27469), John J. Lauter, Jr. (Reg. No. 27814), Brian M. Poissant (Reg. No. 28462), Brian D. Coggio (Reg. No. 27624), Rory J. Radding (Reg. No. 28749), Stephen J. Harbulak (Reg. No. 29166), Donald J. Goodell (Reg. No. 19766), James N. Palik (Reg. No. 25510), Thomas E. Friebel (Reg. No. 29258), Laura A. Coruzzi (Reg. No. 30742), Jennifer Gordon (Reg. No. 30753), Allan A. Fanucci (Reg. No. 30256), Geraldine F. Baldwin (Reg. No. 31232), Victor N. Balancia (Reg. No. 31231), Samuel B. Abrams (Reg. No. 30605), Steven I. Wallach (Reg. No. 35402), Marcia H. Sundeen (Reg. No. 30893), Paul J. Zegger (Reg. No. 33821), Edmond R. Bannon (Reg. No. 32110), Bruce J. Barker (Reg. No. 33291), Adriane M. Antler (Reg. No. 32605), Thomas G. Rowan (Reg. No. 34419), James G. Markey (Reg. No. 31636), Thomas D. Kohler (Reg. No. 32797), Scott D. Stimpson (Reg. No. 33607), Gary S. Williams (Reg. No. 31066), William S. Galliani (Reg. No. 33885), Ann L. Gisolfi (Reg. No. 31956), Todd A. Wagner (Reg. No. 35399), Scott B. Familant (Reg. No. 35514), Kelly D. Talcott (Reg. No. 39582), Francis D. Cerrito (Reg. No.38100), Anthony M. Insogna (Reg. No. 35203), Brian M. Rothery (Reg. No. 35340), Brian D. Siff (Reg. No. 35679), and Alan Tenenbaum (Reg. No. 34939), all of Pennie & Edmonds LLP, whose addresses are 1155 Avenue of the Americas, New York, New York 10036, 1667 K Street N.W., Washington, DC 20006 and 3300 Hillview Avenue, Palo Alto, CA 94304, and each of them, my attorneys, to prosecute this application, and to transact all business in the Patent and Trademark Office connected therewith.

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FULL NAME OF INVENTOR	-Last:	McKenney
	-First, Middle:	Mary Keenan
RESIDENCE	-City:	West Chester
	-State/Foreign Country:	Pennsylvania
COUNTRY OF CITIZENSHIP:		USA
POST OFFICE ADDRESS	-Street:	700 Oakbourne Road
	-City:	West Chester
	-State or Country:	Pennsylvania
	-Zip Code:	19382
Signature:		Date:

FULL NAME OF INVENTOR	-Last:	Walch
	-First, Middle:	Markus
RESIDENCE	-City:	Kronberg
	-State/Foreign Country:	Germany
COUNTRY OF CITIZENSHIP:		Germany
POST OFFICE ADDRESS	-Street:	Tulpenweg 29
	-City:	Kronberg
	-State or Country:	Germany
1.14	-Zip Code:	D-61476
Signature:		Date: 18. September 2000
		U

FULL NAME OF INVENTOR	-Last:	Baker, III
	-First, Middle:	Walter
RESIDENCE	-City:	Winnetka
	-State/Foreign Country:	Illinois
COUNTRY OF CITIZENSHIP:		USA
POST OFFICE ADDRESS	-Street:	414 Winnetka Avenue
	-City:	Winnetka
	-State or Country:	Illinois
	-Zip Code:	60093
Signature:		Date:

FULL NAME OF INVENTOR	-Last:	Storch
	-First, Middle:	Oliver
RESIDENCE	-City:	Kelkheim
	-State/Foreign Country:	Germany
COUNTRY OF CITIZENSHIP:		Germany
POST OFFICE ADDRESS	-Street:	Hornauerstrasse 172a
	-City:	Kelkheim
	-State or Country:	Germany
	-Zip Code:	D-65779
Signature:		Date:

FULL NAME OF INVENTOR	-Last:	Landsmann
	-First, Middle:	Peter Josef Eduard
RESIDENCE	-City:	Kranzberg
	-State/Foreign Country:	Germany
COUNTRY OF CITIZENSHIP:		Germany
POST OFFICE ADDRESS	-Street:	Fritz-Bender-Str. 10
	-City:	Kranzberg
	-State or Country:	Germany
	-Zip Code:	D-85402
Signature:		Date:

FULL NAME OF INVENTOR	-Last:	Jetter
	-First, Middle:	William John
RESIDENCE	-City:	Piedmont
	-State/Foreign Country:	California
COUNTRY OF CITIZENSHIP:		USA
POST OFFICE ADDRESS	-Street:	1877 Trestle Glen Road
	-City:	Piedmont
	-State or Country:	California
	-Zip Code:	94610
Signature:	·	Date:

FULL NAME OF INVENTOR	-Last:	Wong
	-First, Middle:	Margaret Miu-Ling
RESIDENCE	-City:	Unionville
	-State/Foreign Country:	Canada
COUNTRY OF CITIZENSHIP:		Canada
POST OFFICE ADDRESS	-Street:	26 Harpers Croft
	-City:	Unionville
	-State or Country:	Canada
	-Zip Code:	L3R 6K9
Signature:		Date:

FULL NAME OF INVENTOR	-Last:	Cameron
	-First, Middle:	William Isaac
RESIDENCE	-City:	Toronto
	-State/Foreign Country:	Canada
COUNTRY OF CITIZENSHIP:		Canada
POST OFFICE ADDRESS	-Street:	117 Normandy Blvd
	-City:	Toronto
	-State or Country:	Canada
	-Zip Code:	M4L 3K6
Signature:		Date:



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DIRECT TELEPHONE CALLS TO: PENNIE & EDMONDS LLP DOCKETING (212) 790-2803

FULL NAME OF INVENTOR	-Last:	McKenney
	-First, Middle:	Mary Keenan
RESIDENCE	-City:	West Chester
	-State/Foreign Country:	Pennsylvania
COUNTRY OF CITIZENSHIP:		USA
POST OFFICE ADDRESS	-Street:	700 Oakbourne Road
	-City:	West Chester
	-State or Country:	Pennsylvania
	-Zip Code:	19382
Signature:		Date:

FULL NAME OF INVENTOR	-Last:	Walch
	-First, Middle:	Markus
RESIDENCE	-City:	Kronberg
	-State/Foreign Country:	Germany
COUNTRY OF CITIZENSHIP:		Germany
POST OFFICE ADDRESS	-Street:	Tulpenweg 29
	-City:	Kronberg
	-State or Country:	Germany
	-Zip Code:	D-61476
Signature:		Date:

FULL NAME OF INVENTOR	-Last:	Baker, III
	-First, Middle:	Walter
RESIDENCE	-City:	Winnetka
	-State/Foreign Country:	Illinois
COUNTRY OF CITIZENSHIP:		USA
POST OFFICE ADDRESS	-Street:	414 Winnetka Avenue
	-City:	Winnetka
	-State or Country:	Illinois
	-Zip Code:	60093
Signature: Jally Sah		Date: 10/3/2000

FULL NAME OF INVENTOR	-Last:	Storch
	-First, Middle:	Oliver
RESIDENCE	-City:	Kelkheim
	-State/Foreign Country:	Germany
COUNTRY OF CITIZENSHIP:		Germany
POST OFFICE ADDRESS	-Street:	Hornauerstrasse 172a
	-City:	Kelkheim
	-State or Country:	Germany
	-Zip Code:	D-65779
Signature:		Date:

FULL NAME OF INVENTOR	-Last:	Landsmann
	-First, Middle:	Peter Josef Eduard
RESIDENCE	-City:	Kranzberg
	-State/Foreign Country:	Germany
COUNTRY OF CITIZENSHIP:		Germany
POST OFFICE ADDRESS	-Street:	Fritz-Bender-Str. 10
	-City:	Kranzberg
	-State or Country:	Germany
	-Zip Code:	D-85402
Signature:		Date:

FULL NAME OF INVENTOR	-Last:	Jetter
	-First, Middle:	William John
RESIDENCE	-City:	Piedmont
	-State/Foreign Country:	California
COUNTRY OF CITIZENSHIP:		USA
POST OFFICE ADDRESS	-Street:	1877 Trestle Glen Road
	-City:	Piedmont
	-State or Country:	California
	-Zip Code:	94610
Signature:		Date:

FULL NAME OF INVENTOR	-Last:	Wong
	-First, Middle:	Margaret Miu-Ling
RESIDENCE	-City:	Unionville
	-State/Foreign Country:	Canada
COUNTRY OF CITIZENSHIP:		Canada
POST OFFICE ADDRESS	-Street:	26 Harpers Croft
	-City:	Unionville
	-State or Country:	Canada
	-Zip Code:	L3R 6K9
Signature:		Date:

* * * . . .

FULL NAME OF INVENTOR	-Last:	Cameron
	-First, Middle:	William Isaac
RESIDENCE	-City:	Toronto
	-State/Foreign Country:	Canada
COUNTRY OF CITIZENSHIP:		Canada
POST OFFICE ADDRESS	-Street:	117 Normandy Blvd
	-City:	Toronto
	-State or Country:	Canada
	-Zip Code:	M4L 3K6
Signature:		Date:



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FULL NAME OF INVENTOR	-Last:	McKenney	
1022	-First, Middle:	Mary Keenan	
RESIDENCE	-City:	West Chester	
	-State/Foreign Country:	Pennsylvania	
COUNTRY OF CITIZENSHIP:		USA	
POST OFFICE ADDRESS	-Street:	700 Oakbourne Road	
	-City:	West Chester	
	-State or Country:	Pennsylvania	
	-Zip Code:	19382	
Signature:		Date:	

FULL NAME OF INVENTOR	-Last:	Walch
	-First, Middle:	Markus
RESIDENCE	-City:	Kronberg
	-State/Foreign Country:	Germany
COUNTRY OF CITIZENSHIP:		Germany
POST OFFICE ADDRESS	-Street:	Tulpenweg 29
	-City:	Kronberg
	-State or Country:	Germany
	-Zip Code:	D-61476
Signature:		Date:

-Last:	Baker, III
-First, Middle:	Walter
-City:	Winnetka
-State/Foreign Country:	Illinois
	USA
-Street:	414 Winnetka Avenue
-City:	Winnetka
-State or Country:	Illinois
-Zip Code:	60093
	Date:
	-First, Middle: -City: -State/Foreign Country: -Street: -City: -State or Country:

FULL NAME OF INVENTOR	-Last:	Storch
	-First, Middle:	Oliver
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	-State/Foreign Country:	Germany
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POST OFFICE ADDRESS	-Street:	Hornauerstrasse 172a
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_	-Zip Code:	D-65779
Signature: Cours	Rod	Date: 20 Sep 2000

FULL NAME OF INVENTOR	-Last:	Landsmann
	-First, Middle:	Peter Josef Eduard
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	-State/Foreign Country:	Germany
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POST OFFICE ADDRESS	-Street:	Fritz-Bender-Str. 10
	-City:	Kranzberg
	-State or Country:	Germany
	-Zip Code:	D-85402
	·	
Signature:	•	Date:

FULL NAME OF INVENTOR	-Last:	Jetter
	-First, Middle:	William John
RESIDENCE	-City:	Piedmont
	-State/Foreign Country:	California
COUNTRY OF CITIZENSHIP:		USA
POST OFFICE ADDRESS	-Street:	1877 Trestle Glen Road
	-City:	Piedmont
	-State or Country:	California
	-Zip Code:	94610
Signature:		Date:

FULL NAME OF INVENTOR	-Last:	Wong
	-First, Middle:	Margaret Miu-Ling
RESIDENCE	-City:	Unionville
	-State/Foreign Country:	Canada
COUNTRY OF CITIZENSHIP:		Canada
POST OFFICE ADDRESS	-Street:	26 Harpers Croft
	-City:	Unionville
	-State or Country:	Canada
	-Zip Code:	L3R 6K9
Signature:		Date:

FULL NAME OF INVENTOR	-Last:	Cameron
	-First, Middle:	William Isaac
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	-State/Foreign Country:	Canada
COUNTRY OF CITIZENSHIP:		Canada
POST OFFICE ADDRESS	-Street:	117 Normandy Blvd
	-City:	Toronto
	-State or Country:	Canada
	-Zip Code:	M4L 3K6
Signature:		Date:



As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below underneath my name.

I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled

System and Method for Providing Payment Services in Electronic Commerce

and for which a patent application:

: was filed in the United States on September 8, 2000 as Application No. (not yet assigned) and is identified by Pennie & Edmonds LLP Docket No. 10003-025

I hereby state that I have reviewed and understand the contents of the above identified application, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, '1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, '119(a)-(d) of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

EARLIEST FOREIGN APPLICATION(S), IF ANY, FILED PRIOR TO THE FILING DATE OF THE APPLICATION				
APPLICATION NUMBER	COUNTRY DATE OF PRIORITY FILING CLAIMED (day, month, year)			
			YES 9 NO 9	
			YES 9 NO 9	

APPLICATION NUMBER	FILING DATE
60/155,841	September 24, 1999

		STATUS		
APPLICATION SERIAL NO.	FILING DATE	PATENTED	PENDING	ABANDONED

POWER OF ATTORNEY: As a named inventor, I hereby appoint S. Leslie Misrock (Reg. No. 18872), Berj A. Terzian (Reg. No. 20060), David Weild, III (Reg. No. 21094), Jonathan A. Marshall (Reg. No. 24614), Barry D. Rein (Reg. No. 22411), Stanton T. Lawrence, III (Reg. No. 25736), Charles E. McKenney (Reg. No. 22795), Philip T. Shannon (Reg. No. 24278), Francis E. Morris (Reg. No. 24615), Charles E. Miller (Reg. No. 24576), Gidon D. Stern (Reg. No. 27469), John J. Lauter, Jr. (Reg. No. 27814), Brian M. Poissant (Reg. No. 28462), Brian D. Coggio (Reg. No. 27624), Rory J. Radding (Reg. No. 28749), Stephen J. Harbulak (Reg. No. 29166), Donald J. Goodell (Reg. No. 19766), James N. Palik (Reg. No. 25510), Thomas E. Friebel (Reg. No. 29258), Laura A. Coruzzi (Reg. No. 30742), Jennifer Gordon (Reg. No. 30753), Allan A. Fanucci (Reg. No. 30256), Geraldine F. Baldwin (Reg. No. 31232), Victor N. Balancia (Reg. No. 31231), Samuel B. Abrams (Reg. No. 30605), Steven I. Wallach (Reg. No. 35402), Marcia H. Sundeen (Reg. No. 30893), Paul J. Zegger (Reg. No. 33821), Edmond R. Bannon (Reg. No. 32110), Bruce J. Barker (Reg. No. 33291), Adriane M. Antler (Reg. No. 32605), Thomas G. Rowan (Reg. No. 34419), James G. Markey (Reg. No. 31636), Thomas D. Kohler (Reg. No. 32797), Scott D. Stimpson (Reg. No. 33607), Gary S. Williams (Reg. No. 31066), William S. Galliani (Reg. No. 33885), Ann L. Gisolfi (Reg. No. 31956), Todd A. Wagner (Reg. No. 35399), Scott B. Familant (Reg. No. 35514), Kelly D. Talcott (Reg. No. 39582), Francis D. Cerrito (Reg. No.38100), Anthony M. Insogna (Reg. No. 35203), Brian M. Rothery (Reg. No. 35340), Brian D. Siff (Reg. No. 35679), and Alan Tenenbaum (Reg. No. 34939), all of Pennie & Edmonds LLP, whose addresses are 1155 Avenue of the Americas, New York, New York 10036, 1667 K Street N.W., Washington, DC 20006 and 3300 Hillview Avenue, Palo Alto, CA 94304, and each of them, my attorneys, to prosecute this application, and to transact all business in the Patent and Trademark Office connected therewith.

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FULL NAME OF INVENTOR	-Last:	McKenney
	-First, Middle:	Mary Keenan
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	-State/Foreign Country:	Pennsylvania
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	-State or Country:	Pennsylvania
	-Zip Code:	19382
	-	
Signature:		Date:

FULL NAME OF INVENTOR	-Last:	Walch
	-First, Middle:	Markus
RESIDENCE	-City:	Kronberg
	-State/Foreign Country:	Germany
COUNTRY OF CITIZENSHIP:		Germany
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	-City:	Kronberg
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	-Zip Code:	D-61476
Signature:		Date:

FULL NAME OF INVENTOR	-Last:	Baker, III
	-First, Middle:	Walter
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	-State/Foreign Country:	Illinois
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	-State or Country:	Illinois
	-Zip Code:	60093
Signature:		Date:

FULL NAME OF INVENTOR	-Last:	Storch
	-First, Middle:	Oliver
RESIDENCE	-City:	Kelkheim
	-State/Foreign Country:	Germany
COUNTRY OF CITIZENSHIP:		Germany
POST OFFICE ADDRESS	-Street:	Hornauerstrasse 172a
	-City:	Kelkheim
	-State or Country:	Germany
	-Zip Code:	D-65779
Signature:		Date:

FULL NAME OF INVENTOR	-Last:	Landsmann	
	-First, Middle:	Peter Josef Eduard	
RESIDENCE	-City:	Kranzberg	
	-State/Foreign Country:	Germany	
COUNTRY OF CITIZENSHIP:		Germany	
POST OFFICE ADDRESS	-Street:	Fritz-Bender-Str. 10	
	-City:	Kranzberg	
	-State or Country:	Germany	
	-Zip Code:	D-85402	
Signature:	2	Date: Sept. 18, 2000	

FULL NAME OF INVENTOR	-Last:	Jetter
	-First, Middle:	William John
RESIDENCE	-City:	Piedmont
	-State/Foreign Country:	California
COUNTRY OF CITIZENSHIP:		USA
POST OFFICE ADDRESS	-Street:	1877 Trestle Glen Road
	-City:	Piedmont
	-State or Country:	California
	-Zip Code:	94610
Signature:		Date:

FULL NAME OF INVENTOR	-Last:	Wong	
	-First, Middle:	Margaret Miu-Ling	
RESIDENCE	-City:	Unionville	
	-State/Foreign Country:	Canada	
COUNTRY OF CITIZENSHIP:		Canada	
POST OFFICE ADDRESS	-Street:	26 Harpers Croft	
	-City:	Unionville	
	-State or Country:	Canada	
	-Zip Code:	L3R 6K9	
-			
Signature:	-	Date:	

FULL NAME OF INVENTOR	-Last:	Cameron
	-First, Middle:	William Isaac
RESIDENCE	-City:	Toronto
	-State/Foreign Country:	Canada
COUNTRY OF CITIZENSHIP:		Canada
POST OFFICE ADDRESS	-Street:	117 Normandy Blvd
	-City:	Toronto
	-State or Country:	Canada
	-Zip Code:	M4L 3K6
Signature:		Date:



As a below the incommentor, I hereby declare that:

My residence, post office address and citizenship are as stated below underneath my name.

I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled

System and Method for Providing Payment Services in Electronic Commerce

and for which a patent application:

: was filed in the United States on September 8, 2000 as Application No. <u>(not yet assigned)</u> and is identified by Pennie & Edmonds LLP Docket No. 10003-025

I hereby state that I have reviewed and understand the contents of the above identified application, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, '1.56.

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EARLIEST FOREIGN APPLICATAPPLICATION	ΓΙΟΝ(S), IF ANY, FIL	ED PRIOR TO THE FIL	ING DATE OF THE	
APPLICATION NUMBER COUNTRY DATE OF PRIORITY FILING (day, month, year)				
			· YES 9 NO 9	
			YES 9 NO 9	

APPLICATION NUMBER	FILING DATE
60/155,841	September 24, 1999

		STATUS		
APPLICATION SERIAL NO.	FILING DATE	PATENTED	PENDING	ABANDONED

POWER OF ATTORNEY: As a named inventor, I hereby appoint S. Leslie Misrock (Reg. No. 18872), Berj A. Terzian (Reg. No. 20060), David Weild, III (Reg. No. 21094), Jonathan A. Marshall (Reg. No. 24614), Barry D. Rein (Reg. No. 22411), Stanton T. Lawrence, III (Reg. No. 25736), Charles E. McKenney (Reg. No. 22795), Philip T. Shannon (Reg. No. 24278), Francis E. Morris (Reg. No. 24615), Charles E. Miller (Reg. No. 24576), Gidon D. Stern (Reg. No. 27469), John J. Lauter, Jr. (Reg. No. 27814), Brian M. Poissant (Reg. No. 28462), Brian D. Coggio (Reg. No. 27624), Rory J. Radding (Reg. No. 28749), Stephen J. Harbulak (Reg. No. 29166), Donald J. Goodell (Reg. No. 19766), James N. Palik (Reg. No. 25510), Thomas E. Friebel (Reg. No. 29258), Laura A. Coruzzi (Reg. No. 30742), Jennifer Gordon (Reg. No. 30753), Allan A. Fanucci (Reg. No. 30256), Geraldine F. Baldwin (Reg. No. 31232), Victor N. Balancia (Reg. No. 31231), Samuel B. Abrams (Reg. No. 30605), Steven I. Wallach (Reg. No. 35402), Marcia H. Sundeen (Reg. No. 30893), Paul J. Zegger (Reg. No. 33821), Edmond R. Bannon (Reg. No. 32110), Bruce J. Barker (Reg. No. 33291), Adriane M. Antler (Reg. No. 32605), Thomas G. Rowan (Reg. No. 34419), James G. Markey (Reg. No. 31636), Thomas D. Kohler (Reg. No. 32797), Scott D. Stimpson (Reg. No. 33607), Gary S. Williams (Reg. No. 31066), William S. Galliani (Reg. No. 33885), Ann L. Gisolfi (Reg. No. 31956), Todd A. Wagner (Reg. No. 35399), Scott B. Familant (Reg. No. 35514), Kelly D. Talcott (Reg. No. 39582), Francis D. Cerrito (Reg. No.38100), Anthony M. Insogna (Reg. No. 35203), Brian M. Rothery (Reg. No. 35340), Brian D. Siff (Reg. No. 35679), and Alan Tenenbaum (Reg. No. 34939), all of Pennie & Edmonds LLP, whose addresses are 1155 Avenue of the Americas, New York, New York 10036, 1667 K Street N.W., Washington, DC 20006 and 3300 Hillview Avenue, Palo Alto, CA 94304, and each of them, my attorneys, to prosecute this application, and to transact all business in the Patent and Trademark Office connected therewith.

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	-First, Middle:	Markus
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Signature:		Date:

FULL NAME OF INVENTOR	-Last:	Baker, III
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	-State or Country:	Illinois
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Signature:		Date:

FULL NAME OF INVENTOR	-Last:	Storch
	-First, Middle:	Oliver
RESIDENCE	-City:	Kelkheim
	-State/Foreign Country:	Germany
COUNTRY OF CITIZENSHIP:		Germany
POST OFFICE ADDRESS	-Street:	Hornauerstrasse 172a
	-City:	Kelkheim
	-State or Country:	Germany
	-Zip Code:	D-65779
	Andrews Committee of the Committee of th	The state of the s
Signature:		Date:

FULL NAME OF INVENTOR	-Last:	Landsmann
	-First, Middle:	Peter Josef Eduard
RESIDENCE	-City:	Kranzberg
	-State/Foreign Country:	Germany
COUNTRY OF CITIZENSHIP:		Germany
POST OFFICE ADDRESS	-Street:	Fritz-Bender-Str. 10
	-City:	Kranzberg
	-State or Country:	Germany
	-Zip Code:	D-85402
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Signature:		Date:

FULL NAME OF INVENTOR	-Last:	Jetter
	-First, Middle:	William John
RESIDENCE	-City:	Piedmont
	-State/Foreign Country:	California
COUNTRY OF CITIZENSHIP:		USA
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Signature:	July	Date: 16 October 2000
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FULL NAME OF INVENTOR	-Last:	Wong
	-First, Middle:	Margaret Miu-Ling
RESIDENCE	-City:	Unionville
	-State/Foreign Country:	Canada
COUNTRY OF CITIZENSHIP:		Canada
POST OFFICE ADDRESS	-Street:	26 Harpers Croft
	-City:	Unionville
	-State or Country:	Canada
	-Zip Code:	L3R 6K9
Signature: Maynut L	N-1	Date: Sept 14/2000
0	Ì	<i>,</i> ,

FULL NAME OF INVENTOR	-Last:	Cameron
	-First, Middle:	William Isaac
RESIDENCE	-City:	Toronto
	-State/Foreign Country:	Canada
COUNTRY OF CITIZENSHIP:		Canada
POST OFFICE ADDRESS	-Street:	117 Normandy Blvd
	-City:	Toronto
	-State or Country:	Canada
	Zip Code:	M4L 3K6
Signature:	muon	Date: Sept 14/2000